



Order Filed on July 31, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

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Counsel for Debtors

In re:

Albert Vono and Emma Garcia Reyes

Debtor(s)

Case No: 20-23167

Chapter: 13

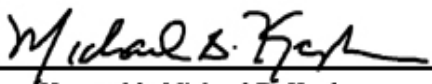
Hearing Date: July 26, 2023

Honorable Michael B. Kaplan

**ORDER AUTHORIZING DEBTOR TO TAKE A PENSION LOAN**

The relief set forth on the following page(s), numbered two (2), is hereby **ORDERED**.

**DATED: July 31, 2023**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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In re: Vono, Albert and Garcia Reyes, Emma

Case No.: 20-23167

Caption of Order: Authorizing Debtor to Take Pension Loan

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This matter having come before the court upon the motion of Albert Vono and Emma Garcia Reyes (Vono) for an order authorizing the debtors to take a pension loan for the purchase of a vehicle, the arguments of counsel, if any, other further proofs as have been adduced, and for good cause shown; it is hereby

**ORDERED** that Albert Vono is authorized to take a loan against his pension in the amount of Twenty-thousand dollars (\$20,000.00) for the purchase of a vehicle;

It is **FURTHER ORDED** that within 14 days of the date of the transaction the debtors shall amend schedules I/J to reflect new monthly expenses.

The Debtors shall serve a copy of this order to the Trustee, and any part appearing in opposition, within seven (7) days of the date of this order and immediately thereafter file local form *certificate of service*.

In re:  
Albert M. Vono  
Emma L. Garcia-Reyes  
Debtors

Case No. 20-23167-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 31, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Albert M. Vono, Emma L. Garcia-Reyes, 26 6th Ave, Roebling, NJ 08554-1206

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-5, Mortgage-Backed Notes, Series 2017-5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Joint Debtor Emma L. Garcia-Reyes ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor Albert M. Vono ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

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Date Rcvd: Jul 31, 2023

Form ID: pdf903

Total Noticed: 1

Richard Gerbino

on behalf of Creditor M&T BANK rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7